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			orthern Di		PTCY C	COURT					V.	DLUNTAI	DV DE	TITION
Name of Debto	or (if indi	vidual, enter			1111111	JIS		Name	of Joint Dah	lor (S	pouse) (Last, F			ATTON
All Other Name	bert, Ke es used h	onneth On the Debtor	in the last & v	•				I						
(include marrie	d, maide	n, and trade r	names):	•				All Of	her Names u de married, n	sed by naider	y the Joint Debt	or in the la	st 8 ye	ars
Robert K Lo											,	,		
Last four digits (if more than or 9574	ne, state a	all):			N)/Con	plete EIN		Last fo	our digits of S re than one, s	Soc. S tate a	ec. or Individua ll):	ıl-Taxpaye	r I.D. ((ITIN)/Complete EIN
Street Address			reet, City, and	d State):				Street	Address of Jo	oint D	ebtor (No. and	Street, City	, and	State):
5878 N Fore Chicago, Illin		1 Avenue												
					ZIDC	ODE 60646	7							
County of Resid	lence or	of the Princip	al Place of B	usiness:	En C	ODE DU046		County	of Residenc	e or o	of the Principal I	Place of R	siness	ZIP CODE
Cook Mailing Address	s of Debi	tor (if differer	nt from street	address)	* **********									
		`						iviann	g Address of	Joint	Debtor (if diffe	rent from s	treet a	ddress):
Location of Prin	cinal Ap	eate of Dusine	na Dahta C	2 1/20	ZIPC	ODE]_							ZIP CODE
Location of Prin	icipai As	sers of Dusine	ess Deptor (11	different f	rom str	eet address ab	ove):						***************************************	
		pe of Debtor of Organizat					re of	Business		T	Chapter of	Bankrup		ZIP CODE de Under Which
		eck one box.			(Che	ck one box.)					the Peti	tion is Fil	ed (Ch	eck one box.)
✓ Individual	(include:	s Joint Debtor	rs)			Health Care Single Asset	Bus	iness I Fetate ac	defined in	Z	Chapter 7		Cha	apter 15 Petition for
See Exhibit Corporation	t <i>D on pa</i> n (includ	ige 2 of this fo les LLC and I	orm.			11 U.S.C. §	101((51B)	derned in		Chapter 9 Chapter 11		Kec Ma	cognition of a Foreign in Proceeding
□ Partnership)					Railroad Stockbroker				$\ \ $	Chapter 12 Chapter 13		Cha	pter 15 Petition for ognition of a Foreign
	ebtor is n d state ty	ot one of the pe of entity b	above entitie elow.)	s, check		Commodity Clearing Bar	Brok	cer			onapter 13			main Proceeding
		ter 15 Debto	•		<u> </u>	Other								
Country of debtor						Tax-E (Check bo	xem ox, if	pt Entity applicable	2.)			Nature (Check	of Del	ots
						Debtor is a ta				Ø	Debts are prima	arily consu	mer	x.) Debts are
Each country in vagainst debtor is p	which a f	oreign procee	ding by, rega	arding, or		under title 26	of th	he United S	States		debts, defined § 101(8) as "in	in 11 U.S.(curred by a	D. an	primarily business debts
agamer deotor to t	penang.					Code (the Int	ernal	Revenue	Code).		individual prin personal, famil	arily for a	ì	odomoso deots.
		Filing Fa	e (Check one	<u> </u>	<u> </u>			T			household purp	ose."		
E.O. Paris	r., ,,		t (Check one	box.j				Check o	ne box:		Chapter 11	Debtors		
☐ Full Filing I								☐ De	btor is a sma	ll bus	iness debtor as	defined in	11 U.S	S.C. § 101(51D).
Filing Fee to signed appli	o be paid ication fo	in installment or the court's	its (applicable	e to individ	luals on	ly). Must atta	ch			SINAII	business debtor	as defined	in 11	U.S.C. § 101(51D).
unable to pa	y fee exc	cept in install	ments. Rule	1006(b). S	cuat the See Offi	e deotor is cial Form 3A.		Check if		ate no	oncontingent lia	nidated de	hte fav	cluding debts owed to
Filing Fee w	vaiver rec	quested (appl	icable to char	oter 7 indiv	riduals o	nly) Meet		ins.	iders or attili	ates) :	are less than \$2.	.490.925 (ımoun.	t subject to adjustment
attach signed	d applica	tion for the c	ourt's conside	eration. Se	ee Offic	ial Form 3B.					three years the	reafter). 		
								Check al	ll applicable	boxes filed v	s: with this petition	1		
								L Acc	ceptances of t	the pla	an were solicite ance with 11 U.	d prepetition	on from	n one or more classes
Statistical/Admin	istrative	Information	1				!	Ož C	reducts, in a	ccora	ance with 11 U.	S.C. § 112	6(b).	THIS SPACE IS FOR
Debtor Debtor	estimate	s that funds w	/ill be availab	ole for distr	ribution	to unsecured	credi	itors.					i	COURT USE ONLY
	estimate:	s that, after ar insecured cred	y exempt pro	operty is ex	keluded	and administr	ative	expenses	paid, there w	ill be	no funds availa	ble for		
Estimated Number				F,					X	-		-D -		
∠ 1 ☐ 50-99		∐ 100-199	∐ 200-999	1,000-		□ 5,001-	10	.001-	UNITED 25 MARTI	STAT	FES BANKRUF Mistrict of	TOYICOL	IRT	
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Voluntary Peti	ition	Page Z OI II	Page 2					
	nton t be completed and filed in every case.)	Name of Debtor(s): Robert Kenneth Lock, Jr						
	All Prior Bankruptcy Cases Filed Within Last 8	Years (If more than two, attach additional sher	ot)					
Location Where Filed:	Northern District of Illinois	Case Number: 14-27248	Date Filed: 07/24/2014					
Location		Case Number:						
Where Filed:			Date Filed:					
F Dobtor	Pending Bankruptcy Case Filed by any Spouse, Partner, or Af		additional sheet.)					
Name of Debtor	Ţ	Case Number:	Date Filed:					
District:		Relationship:	Judge:					
		Returning.	Judge.					
of the Securities	Exhibit A ed if debtor is required to file periodic reports (e.g., forms 10K and Securities and Exchange Commission pursuant to Section 13 or 15(d) is Exchange Act of 1934 and is requesting relief under chapter 11.) is attached and made a part of this petition.	Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 1 of title 11, United States Code, and have explained the relief available under eac such chapter. I further certify that I have delivered to the debtor the notice require by 11 U.S.C. § 342(b). X Signature of Attorney for Debtor(s) (Date)						
	, and the second of the second							
Exhibit D, of	d by every individual debtor. If a joint petition is filed, each spouse must completed and signed by the debtor, is attached and made a part of this setition: also completed and signed by the joint debtor, is attached and made a p	petition.						
_	Information Regarding	s the Nehtor - Venue						
Ø	(Check any appl	licable box)						
لسنا	Debtor has been domiciled or has had a residence, principal place of preceding the date of this petition or for a longer part of such 180 days	of business, or principal assets in this District is than in any other District.	for 180 days immediately					
	There is a bankruptcy case concerning debtor's affiliate, general partn	ner, or partnership pending in this District.						
	Debtor is a debtor in a foreign proceeding and has its principal place no principal place of business or assets in the United States but is a District, or the interests of the parties will be served in regard to the re	defendant in an action or proceeding lin a fed	utes in this District, or has eral or state court] in this					
	Certification by a Debtor Who Resides a (Check all applic	as a Tenant of Residential Property						
	Landlord has a judgment against the debtor for possession of debtor	•	lowing.)					
		(Name of landlord that obtained judgment)						
		(Address of landlord)	***************************************					
	Debtor claims that under applicable nonbankruptcy law, there are ci entire monetary default that gave rise to the judgment for possession	ircumstances under which the debtor would be pn. after the judgment for possession was entered	permitted to cure the					
	Debtor has included with this petition the deposit with the court of a of the petition.							
	Debtor certifies that he/she has served the Landlord with this certifie	cation. (11 U.S.C. § 362(1)).						

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Voluntory Potition Document	Page 3 of 11 Page 3
Voluntary Petition (This page must be completed and filed in every case.)	Name of Debtor(s): Robert Kenneth Lock, Jr
	atures
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative
I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. (Check only one box.) I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. X Signature of Debtor	Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached. X (Signature of Foreign Representative)
X Signature of Joint Dakton	
Signature of Joint Debtor (708) 831-8851 Telephone Number (if not represented by attorney)	(Printed Name of Foreign Representative)
O6/25/2015 Date	Date
Signature of Attorney*	Signature of Non-Attorney Bankruptcy Petition Preparer
Signature of Attorney for Debtor(s) Printed Name of Attorney for Debtor(s) Firm Name	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.
Address	attached.
Telephone Number	Printed Name and title, if any, of Bankruptcy Petition Preparer
Date	Social-Security number (If the bankruptcy petition preparer is not an individual,
*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
Signature of Debtor (Corporation/Partnership)	
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests the relief in accordance with the chapter of title 11, United States	Address X Signature
Code, specified in this petition.	
X Signature of Authorized Individual	Date
Printed Name of Authorized Individual	Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.
Title of Authorized Individual	Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an
Date	individual.
	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person. A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

B 1D (Official Form 1, Exhibit D) (12/09)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re Robert Kenneth Lock, Jr	Case No.
Debtor	(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- ☐ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- ☐ 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.

B 1D (Official Form 1, Exh. D) (12/09) - Cont.

Page 2

 □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

I requested financial counseling several times but was denied counseling services due to my inability to pay the fees for said services. I do not have any credit cards and my debit card was declined when I attempted to pay for counseling. At the present time I am unemployed and have no income, savings or investments. The total amount in my bank account as of the date of this form is \$5.83.

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); ☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor:

Date: 06/25/2015

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B6A (Official Form 6A) (12/07)

In re Robert Kenneth Lock Jr	
Debtor	Case No.
Deptor	(If known)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
5878 N. Forest Glen Avenue Chicago, Illinois 60646	Legal owner	J	825,000.00	1,232,603.58

(Report also on Summary of Schedules.)

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B 6F (Official Form 6F) (12/07)		Document	Page 7 of 11	

		_		_		
B 6F	(Official	Form	6F)	(1	2/07)	

In re	Robert Kenneth Lock Jr	Care No.
_	Debtor	Case No.
	2 - 3 - 0 - 1	(it known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data ..

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F. HUSBAND, WIFE, JOINT, OR COMMUNITY CREDITOR'S NAME, DATE CLAIM WAS AMOUNT OF JNLIQUIDATED MAILING ADDRESS CODEBTOR CONTINGENT **INCURRED AND** CLAIM INCLUDING ZIP CODE. DISPUTED CONSIDERATION FOR AND ACCOUNT NUMBER CLAIM. (See instructions above.) IF CLAIM IS SUBJECT TO SETOFF, SO STATE. ACCOUNT NO. 1292005592 April 30, 2006 via promissory note subject to US Bank as Trustee, 800 J TILA rescission notice Х 1,232,603.58 Nicollet Mall, Minneapolis. MN 55402 ACCOUNT NO. 1048980170583 1993-1996 Private student loans Northwestern University, 555 Н Х 37,546.73 Clark Street, Evanston, IL 60208 ACCOUNT NO. 3500043709352 Peoples Gas Н Х 629.23 PO Box 19100 Green Bay, WI 54307-9100 ACCOUNT NO. 2001. MBNA credit card **FIA Card Services** J Х 29,464.21 PO Boc 15720 Wilmington, DE 19850-5720 Subtotal> 1,300,243,75 1 continuation sheets attached (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

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In re Robert Kenneth Lock Jr	Case No.
Debtor	(if brown)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 810027-376464			January-June 2015				
City of Chicago Department of Water, PO Box 6330, Chicago, IL 60680-6330		Н	municipal water & sewage services				1,101.76
ACCOUNT NO. C8060115			03/08/2011 Civil				
Penn Credit PO Box 1259 Department 91047 Oaks, PA 19456		Н	judgement			х	194,560.00
ACCOUNT NO.			Civil filing fees				
Dupage County State's Attorney 3590 Hobson Road #303 Woodridge, IL 60517		Н	-			х	402.50
ACCOUNT NO. 9574			1987-1996 student loans				
NCO Financial Systems, Inc 507 Prudential Road Horsham, PA 19044		Н					375,000.00
ACCOUNT NO.							
Sheet noof _1continuation sheets attached o Schedule of Creditors Holding Unsecured Subtotal>							s 571,064.26
Nonpriority Claims							371,004.20
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)							\$ 1,871,308.01

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B 201B (Form 201B) (12/09)

UNITED STATES BANKRUPTCY COURT

Inre ROBERT KERRETH LOCK TR	Case No.
Debtor	Chapter
CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE Certification of [Non-Attorney] Bankruptcy Petition Preparer I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor the attached notice, as required by § 342(b) of the Bankruptcy Code.	
Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.	
	n of the Debtor read the attached notice, as required by § 342(b) of the Bankruptcy X Signature of Debtor Date
Case No. (if known)	X
Instructions: Attach a copy of Form B 201A, Notice to Cons	sumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

FB 201A (Form 201A) (6/14)

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a joint case (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointlyaddressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335) Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny Form B 201A, Notice to Consumer Debtor(s)

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your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

<u>Chapter 12</u>: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275) Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy forms.html#procedure.